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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/302,218 04/29/99 GILLIN M 3606-4001

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WM02/1221

EXAMINER

AKERS, G

ART UNIT	PAPER NUMBER
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2164

DATE MAILED: 12/21/00

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No.
09/302,218

Applicant(s)

Gilllin et al

Examiner

Geoffrey Akers

Group Art Unit
2164



☒ Responsive to communication(s) filed on Apr 29, 1999

☐ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under *Ex parte Quayle*, 35 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire 3 month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claim

☒ Claim(s) 1-60 is/are pending in the application

Of the above, claim(s) _____ is/are withdrawn from consideration

☐ Claim(s) _____ is/are allowed.

☒ Claim(s) 1-60 is/are rejected.

☐ Claim(s) _____ is/are objected to.

☐ Claims _____ are subject to restriction or election requirement.

Application Papers

☒ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☒ The drawing(s) filed on Apr 29, 1999 is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some* ☒ None of the CERTIFIED copies of the priority documents have been
☐ received.

☐ received in Application No. (Series Code/Serial Number) _____

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

☒ Notice of References Cited, PTO-892

☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

☐ Interview Summary, PTO-413

☒ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

— SEE OFFICE ACTION ON THE FOLLOWING PAGES —

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DETAILED ACTION

1. Claims 1-60 have been examined.

Drawings

2. The drawings are objected to because the margins are not acceptable in Figures 1,5,7,10-12,14,15-18 and the lines are not uniformly thick in Figure 14. Correction is required.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

4. Claims 1,6,7,9,17-19,24,30,35,39-45,47-52,56-57 are rejected under 35 USC 102(e) as anticipated by Chancey(US Pat. No: 5,842,185).
5. As per claim 1 Chancey teaches a method comprising receiving a request for a financial services account of a plurality of financial services accounts capable of being evidenced by financial services cards(col 2 lines 4-8) and accepting a selection of a first sequence of characters from a person making the request(col 2 lines 19-27) and selecting a second sequence of characters which identify an entity unrelated to the person(col 2 lines 27-34) and combining the first sequence of characters and the second sequence of characters into a cardholder name(col 2 lines 34-39) and storing the cardholder name into a database record including an identifier of a

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financial services account and an available amount(col 3 lines 25-50) and accepting a payment for an activation of the financial services account(col 3 lines 53-62) and creating a financial services card for the financial services account, the financial services card including the cardholder name(col 3 lines 18-24), providing for delivery of the financial services card to the person and activating the financial services account and providing an anonymizing capability for the financial services account(col 4 lines 22-42)(Fig 3) depositing the payment into a DDA account(col 5 lines 34-42) setting a transaction, between the person and a merchant who accepted the financial services card, out of the DDA account(col 3 lines 32-34), and decreasing the available amount by an amount of the transaction(col 3 lines 61-62)(col 5 lines 41-42)(Fig 2/22).

6. As per claim 6 Chancey teaches an apparatus comprising a financial services card including an account identifier(col 3 lines 19)(Fig 1/24) and a name(col 4 lines 1-5), the name having a first part and a second part, the first part being selected by a cardholder of the financial services card, the second part being selected by an issuer of the financial services card, the name representing a cardholder name in which a financial services card account identified by the account identifier is registered.

7.As per claim 7 Chancey teaches the apparatus of claim 6 wherein the financial services card account has a value(Fig 1/24)(col 4 lines 42-53)(Fig 3/32/34/36).

8. As per claim 9 Chancey teaches the apparatus of claim 7 wherein the value includes a monetary amount at least as great as a backing payment made by the cardholder(col 5 lines 33-41)(Fig 3/54/56).

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9. As per claim 17 Chancey teaches the apparatus of claim 6 wherein the second part is a proxy for a surname(col 3 lines 18-24).

10. As per claim 18 Chancey teaches the apparatus of claim 6 wherein the first part includes alphabetic and numeric characters(col 2 lines 34-39).

11. As per claim 19 Chancey teaches an apparatus comprising: a financial services card including an account identifier(col 3 line 19)(Fig 1/24) and a name(col 4 lines 1-5) the name having a first part and a second part, the first part being selected by a first party, the second part being selected by a second party different from the first party, neither the first or second party being related to a cardholder who will be provided with the financial services card for the cardholder's use, the name representing a cardholder name in which a financial services card account identified by the account identifier is registered, the financial services card further having an associated billing identifier which will result in a settlement of a charge by the cardholder using the financial services card from an account associated with the first or the second party and the cardholder name neither being a given name nor a stage name of the cardholder.

12. As per claim 24 Chancey teaches an apparatus comprising a database stored on a computer readable media, the database including records associated with a plurality of active financial services card accounts, one of the financial services card account records having a name representing a cardholder for purposes of using the account, the name having a first part selected by the cardholder and a second part selected by a second party unrelated to the cardholder(col 2 lines 27-34).

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13. As per claim 30 Chancey teaches the apparatus of claim 24 wherein the billing address identifies an issuing bank for a financial services card representing the financial services card account, the card incorporating the first part and the second part(col 2 lines 19-39).

14. As per claim 35 Chancey teaches a method comprising adding a cardholder name to a financial services card(col 2 lines 34-39) the cardholder name comprising at least two parts, a first part being an identifier selected by a cardholder who will receive the financial services card and a second part being characters selected by an entity other than the cardholder the first and second parts together substituting for an actual name of the cardholder; and providing the financial services card containing the cardholder name(col 3 lines 18-24) for ultimate delivery to the cardholder.

15. As per claim 39 Chancey teaches a method of administering financial services card accounts comprising registering a financial services account in a cardholder name(col 3 lines 18-24) the cardholder name comprising a first part, related to the cardholder, and a second part, identifying a party unrelated to the cardholder(col 2 lines 19-39).

16. As per claim 40 Chancey teaches the method of claim 39 further comprising anonymizing the financial services account(col 4 lines 22-42)(Fig 3).

17. As per claim 41 Chancey teaches the method of claim 39 further comprising communicating the cardholder name to an issuing bank for the financial services account(Fig 1/24/22/10).

18. As per claim 42 Chancey teaches the method of claim 39 further comprising activating the financial services account(col 3 lines 53-62).

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19. As per Chancey teaches the method of claim 42 wherein the activating includes adding a record for the financial services account into a database(Fig 1/20).

20. As per claim 44 Chancey teaches the method of claim 39 further comprising causing creation of a financial services card having the cardholder name(col 4 lines 1-5).

21.As per claim 45 Chancey teaches a method comprising the steps performing the functions of a using step for making a purchase with a financial services card(col 2 lines 4-8), the financial services card including a cardholder name having a first part selected in a first selecting step by an individual in whose name the financial services card is registered, and a second part selected in a second selecting step, the second part identifying an entity other than the individual(col 2 lines 19-39).

22. As per claim 47 Chancey teaches the method of claim 45 further comprising, prior to the using step, backing the financial services card for initiating an activation of the financial services card(col 4 lines 22-42).

23. As per claim 49 Chancey teaches the method of claim 47 wherein the backing step comprises paying for the financial services card using one of a debit card(col 3 lines 32-34), a charge card, a credit card, electronic money, a precious metal, or a negotiable instrument.

24. As per claim 49 Chancey teaches a method comprising selecting a first part of a cardholder name for an account which would appear on a financial services card if a physical card is issued, accepting an unrelated entity's selection of a second part of the cardholder name for the account

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such that a use of the account will result in a provision of the first part in place of a first name and the second part in place of a surname(col 2 lines 19-39)(col 3 lines 18-24).

25. As per claim 50 Chancey teaches the method of claim 49 further comprising the step of paying for a purchase using a physical financial services card(col 4 lines 22-42)(Fig 3).

26. As per claim 51 Chancey teaches the method of claim 49 wherein the first part is selected from an actual first name, an e-mail user name, a nickname and a sequence of alphanumeric characters(col 2 lines 19-27).

27. As per claim 52 Chancey teaches a method comprising accepting a payment via a financial services card having a cardholder name made up of a first part, selected by a user of the financial services card, and a second part, selected by an entity unrelated to the user(col 2 lines 19-39).

28. As per claim 56 Chancey teaches a transactional method comprising accepting a payment via a financial services card account having an account number and a cardholder name(col 3 lines 18-24) the cardholder name including a first part, selected by a user of the financial services card account, and a second part, selected by an entity unrelated to the user without requiring a presentation of a physical card for the financial services card account at about a time when the accepting occurs(col 2 lines 19-34).

29. As per claim 57 Chancey teaches the method of claim 56 further comprising the step of seeking authorization for a purchase using the account number for the financial services card account(Fig.3/32/54/52).

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Claim Rejections - 35 USC § 103

30. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

31. Claims 14-16 are rejected under 35 USC 103(a) as unpatentable over Chancey(US Pat. No: 5,842,185) in view of Atkins(US pat. No: 5,875,437) and further in view of Hilt(US Pat. No: 6,032,133).

32. As per claim 14 Atkins teaches the apparatus of claim 6 wherein the name is contained on the financial services card in a coded form. Atkins teaches the apparatus of claim 6 wherein the name appears on a financial services card in a readable form(col 10 lines 1-23). Atkins fails to teach that the name is contained in a circuit affixed to the financial services card. Hilt teaches encoded forms(col 4 lines 55-58)(Fig 2/44) It would have been obvious to one skilled in the art to combine Chancey in view of Atkins and further in view of Hilt to teach the above. The motivation for this is to maintain a card identity.

33. As per claim 15 Hilt teaches the apparatus of claim 14 wherein the coded form is a barcode(col 4 lines 41-43). It would have been obvious to one skilled in the art to combine Chancey in view of Atkins and further in view of Hilt to teach the above. The motivation for this is to maintain a card identity.

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34. As per claim 16 Hilt teaches the apparatus of claim 15 wherein the coded form is a barcode(col 4 lines 41-43) and is two dimensional(Fig 1/34). It would have been obvious to one skilled in the art to combine Chancey in view of Atkins and further in view of Hilt to teach the above. The motivation for this is to maintain a card identity.

35. Claims 11-13,36-38 are rejected under 35 USC 103(a) as unpatentable over Chancey US Pat No: 5,842,185) and further in view of Atkins(US Pat. No: 5,875,437).

36. As per claim 11 Atkins teaches the apparatus of claim 6 wherein the name appears on the financial services card in a human readable form(col 10 lines 1-23).It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Atkins to teach the above. The motivation for this is to teach an identifiable financial services card account.

37. As per claim 12 Atkins teaches the apparatus of claim 6 wherein the name appears on a financial services card in a readable form(col 10 lines 1-23). Atkins fails to teach that the name is contained on a magnetic stripe affixed to the financial services card.Official notice is taken that placing a name on a magnetic strip of a financial services card is old and well known in the art and is seen in SMART cards.It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Atkins to teach having the name of the cardholder contained on a magnetic stripe affixed to the card. The motivation for this is to maintain a card identity.

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38. As per claim 13 The apparatus of claim 6 wherein the name is contained in a circuit affixed to the financial services card. Atkins teaches the apparatus of claim 6 wherein the name appears on a financial services card in a readable form(col 10 lines 1-23). Atkins fails to teach that the name is contained in a circuit affixed to the financial services card. It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Atkins to teach having the name affixed in a circuit to the financial services card. The motivation for this is to maintain a card identity.

39. As per claim 36 Atkins teaches the method of claim 35 wherein the adding comprises imprinting the cardholder name in human readable form(col 10 lines 1-23). It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Atkins to teach the above. The motivation for this is to teach an identifiable financial services card account.

40. As per claim 37 Atkins teaches the method of claim 36 wherein the adding comprises imprinting the cardholder name in human readable form(col 10 lines 1-23). Atkins fails to teach specifically that imprinting the cardholder name comprises rendering the cardholder name in ink on a surface of the card. It would have been obvious to one skilled in the art at the time of the invention to teach rendering the name in ink on a surface of the card and to combine Chancey in view of Atkins to teach the above. The motivation for this is to teach an identifiable financial services card account.

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41. As per claim 38 Atkins teaches the method of claim 36 wherein the adding comprises imprinting the cardholder name in human readable form(col 10 lines 1-23). Atkins fails to teach specifically that imprinting the cardholder name comprises one of raising or lowering characters relative to the surface of the card. It would have been obvious to one skilled in the art at the time of the invention to teach rendering the name in raising or lowering characters relative to the surface of the card and to combine Chancey in view of Atkins to teach the above. The motivation for this is to teach an identifiable financial services card account.

42. Claims 2,3,8,20,46,58-60 are rejected under 35 USC 103(a) as unpatentable over Chancey(US Pat. No: 5,842,185).

43. As per claim 2 Chancey teaches the method of claim 1 wherein a sequence of numbers is chosen by a requestor and a second set is chosen by an unrelated second party(col 2 lines 19-39). Chancey fails to teach at least one of the subsequent steps may occur before the first.It would have been obvious to one skilled in the art at the time of the invention to invert the order of sequencing for card verification purposes. The motivation for this is to develop an interchangeable order of confirmation for card identity in the financial accounts system.

44. As per claim 3 Chancey teaches the method of claim 1 wherein a sequence of numbers is chosen by a requestor and a second set is chosen by an unrelated second party(col 2 lines 19-39), as well as the creation of a financial accounts card(col 3 lines 18-24). Chancey fails to teach at that the account card may be created before the sequences of numbers are generated.It would

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have been obvious to one skilled in the art at the time of the invention to create the card before the order of sequencing for card verification purposes. The motivation for this is to develop an account and then utilize security measures for card identity in the financial accounts system.

45. As per claim 8 Chancey teaches wherein the apparatus of claim 7 wherein there is a value of credit(Fig 1/24)(col 4 lines 42-53)(Fig 3/32/34/36). Chancey fails to teach that there is a credit limit.It would have been obvious to one skilled in the art at the time of the invention to set a limit on credit. The motivation for this is to manage expenditures in the credit card account to prevent overspending.

46. As per claim 20 Chancey teaches an apparatus comprising a financial services card account(Fig 1/24) including an associated cardholder name, an account limit(col 4 lines 42-53)(Fig 3/32/34/36) a billing address and an expiration indicator, the expiration indicator representing a date on which a financial services account card for the financial services card account will not be usable, the billing address being associated with an issuer of the financial services card, the cardholder name having a first part representing a selection by a cardholder having an actual name and a second part representing a selection by an entity other than the cardholder having an association with the issuer of the financial services account(col 2 lines 19-34) the second part being usable as a surrogate surname of the cardholder, so that when the cardholder makes a purchase and pays a merchant for the purchase via the financial services card account, the cardholder will use the cardholder name(col 3 lines 18-24) instead of the actual

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name and a payment for the purchase will be made without identifying the actual name of the cardholder. Chancey fails to teach that there is a credit limit. It would have been obvious to one skilled in the art at the time of the invention to set a limit on credit. The motivation for this is to manage expenditures in the credit card account to prevent overspending.

47. As per claim 46 Chancey teaches the method of claim 45 further comprising the creation of a financial services card (col 2 lines 19-39). Chancey fails to teach that the first selecting step of information from the requestor and a second piece of information on identification of a unrelated entity, prior to the using step, the first selecting step occurs after the second selecting step. It would have been obvious to one skilled in the art at the time of the invention to teach an inversion of the order of certification of identity of the user of the financial services card. The motivation is to produce a completeness-oriented algorithm for identification.

48. As per claim 58 Chancey teaches a method comprising tendering payment to a merchant by providing a financial services account number registered in a cardholder name representing a tenderor, the cardholder name made up of a first part, selected by the tenderor (col 2 lines 19-27) and a second part, selected by an entity unrelated to the tenderor (col 2 lines 27-34). Chancey fails to teach that the second part being present in place of a surname as the surname would appear on a conventional credit card issued to the tenderor. It would have been obvious to one skilled in the art at the time of the invention to teach that the second part is present in place of a surname in the card fields. The motivation for this is to teach a financial system having account numbers including individuals' surnames for ready access.

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49. As per claim 59 Chancey teaches the method of claim 58 wherein, at a time at or before tendering step is performed, no physical card has been issued in the cardholder name and provided to the tenderor for the financial services account.(col 3 lines 25-62)

50. As per claim 60 Chancey teaches the method of claim 58 wherein the tendering step further comprises presenting a physical card including the financial services account number and the cardholder name(col 3 lines 18-24).

51. Claims 4-5,10,21-23,31-33 are rejected under 35 USC 103(a) as unpatentable over Chancey(US Pat. No: 5,842,185) and further in view of Rosen(US Pat. No: 6,081,790).

52. As per claim 4 Rosen teaches the apparatus of claim 6 wherein the financial services card account is maintained in a database which contains no record of an actual identity of the cardholder(Fig 9B/324/318/320/328)(Fig 3/36/10/20/28/37)(Fig 2A/62)(Fig 2B/46).It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Rosen to teach the above, and to establish the database before making deposits into the account and issuing a card. The motivation for this is to teach a financial services card account, where one's privacy is established and maintained.

53. As per claim 5 Rosen teaches the method of claim 1 further comprising anonymizing the financial services account by purging identifying information for the person(col 4 lines 45-60).It would have been obvious to one skilled in the art at the time of the invention to combine

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Chancey in view of Rosen to teach the above. The motivation for this is to teach a secure financial services management system.

54. As per claim 10 Rosen teaches the apparatus of claim 6 wherein the financial services card account is maintained in a database which contains no record of an actual identity of the cardholder(Fig 9B/324/318/320/328)(Fig 3/36/10/20/28/37)(Fig 2A/62)(Fig 2B/46).It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Rosen to teach the above. The motivation for this is to teach a secure financial services card account.

55.As per claim 21 Rosen teaches the apparatus of claim 20 further comprising means for storing records, the records containing information related to the financial services card account, the means, at a time of the purchase, containing no information capable of identifying the actual name of the cardholder(Fig 9B/324/318/320/328)(Fig 3/36/10/20/28/37)(Fig 2A/62)(Fig 2B/46). It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Rosen to teach the above. The motivation for this is to teach a secure financial services card account.

56. As per claim 22 Rosen teaches the apparatus of claim 20 further comprising a database which stores information related to the financial services card account, the database, at a time of the purchase, containing no indication of an address for the cardholder.(Fig9B/324/318/320/328)(Fig 3/36/10/20/28/37)(Fig 2A/62)(Fig 2B/46).It would have been obvious to one skilled in the art at

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the time of the invention to combine Chancey in view of Rosen to teach the above. The motivation for this is to teach a secure financial services card account.

57. As per claim 23 Rosen teaches the apparatus of claim 21 further comprising a database which stores information related to the financial services card account, the database, at a time of the purchase, containing no indication of an address for the cardholder.(Fig 9B/324/318/320/328)(Fig 3/36/10/20/28/37)(Fig 2A/62)(Fig 2B/46).It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Rosen to teach the above. The motivation for this is to teach a secure financial services card account.

58. As per claim 31 Rosen teaches the apparatus of claim 24 wherein an active financial services card account is anonymous(Fig 9B/324/318/320/328)(Fig 3/36/10/20/28/37)(Fig 2A/62)(Fig 2B/46). It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Rosen to teach the above. The motivation for this is to teach an account that maintains owner's privacy.

59. As per claim 32 Rosen teaches the apparatus of claim 31 wherein an active financial services card account is anonymous(Fig 9B/324/318/320/328)(Fig 3/36/10/20/28/37)(Fig 2A/62)(Fig 2B/46). Rosen fails to teach that the annonymity is limited. It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Rosen to teach the above including limited anonymity. The motivation for this is to teach an account that partially maintains owner's privacy.

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60. As per claim 33 Rosen teaches the apparatus of claim 31 wherein an active financial services card account is anonymous(Fig 9B/324/318/320/328)(Fig 3/36/10/20/28/37)(Fig 2A/62)(Fig 2B/46). It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Rosen to teach the above. The motivation for this is to teach an account that maintains owner's privacy.

61. Claims 25-29, 34,53-55 are rejected under 35 USC 103(a) as unpatenable over Chancey(US Pat. No: 5,842,185) and further in view of Hilt(US Pat. No: 6,032,133).

62. As per claim 25 Hilt teaches the apparatus of claim 24 further comprising: a pointer associated with an active database record(Fig 4/132/108).Hilt fails to teach the use of a pointer identifies a database record.It would have been obvious to one skilled in the art at the time of the invention to utilize pointers as an old and well known method. The motivation for this is to provide for identification of objects for computer usage. It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Hilt to teach the above. The motivation is to teach a financial account system.

63. As per claim 26 Chancey teaches the apparatus of claim 25 wherein the settlement account is a DDA account.(col 5 lines 34-42). Chancey fails to teach the user of a pointer to identifies a settlement account.It would have been obvious to one skilled in the art at the time of the invention to utilize pointers as an old and well known method. The motivation for this is to provide for identification of objects for computer usage.It would have been obvious to one

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skilled in the art at the time of the invention to combine Chancey in view of Hilt to teach the above. The motivation is to teach a financial account system.

64. As per claim 27 Chancey teaches the apparatus of claim 25 wherein the settlement account is a DDA account.(col 5 lines 34-42). Chancey fails to teach the user of a pointer to identifies a settlement account.It would have been obvious to one skilled in the art at the time of the invention to utilize pointers as an old and well known method. The motivation for this is to provide for identification of objects for computer usage.It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Hilt to teach the above. The motivation is to teach a financial account system.

65. As per claim 28 Chancey teaches the apparatus of claim 27 wherein the settlement account is a DDA account(col 5 lines 34-42).It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Hilt to teach the above. The motivation is to teach a financial account system.

66. As per claim 29 Hilt teaches the apparatus of claim 25 wherein the pointer identifies a billing address(Fig 12//130).Hilt fails to teach the use of a pointer identifies a billing address.It would have been obvious to one skilled in the art at the time of the invention to utilize pointers as an old and well known method. It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Hilt to teach the above. The motivation is to teach a financial account system, and to provide for identification of objects for computer usage.

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67. As per claim 34 Hilt teaches the apparatus of claim 24 wherein the second party is one of an issuer of debit cards, an issuer of credit cards, an issuer of charge cards, an operator of the database, an agent of an issuer, a bank, a savings and loan, a payment card association, an authorized representative of an issuer, a provider of ATM cards, a brokerage, or an entity that makes payment cards available to its customers(Fig 4/14/16/18).It would have been obvious to combine Hilt in view of Chancey to teach the above. The motivation for this is to teach an integrated financial services system.

68. As per claim 53 Hilt teaches the method of claim 52 further comprising seeking authorization for the payment(Fig 4/24).It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Hilt to teach the above. The motivation for this is to teach a financial account management system with authorization methods for control.

69.As per claim 54 Hilt teaches the method of claim 52 further comprising seeking authorization for the payment(Fig 4/24), prior to performing the accepting step(Fig 4/102).It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Hilt to teach the above. The motivation for this is to teach a financial account management system with authorization methods for control.

70. As per claim 55 Hilt teaches the method of claim 52 further comprising providing on-line services in exchange for the payment(Fig 4/102/16/18/128).It would have been obvious to one skilled in the art at the time of the invention to combine Chancey in view of Hilt to teach the

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above. The motivation for this is to teach a financial account management system with authorization methods for control.

Conclusion

71. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- Rogers teaches an automated interactive bill payment system
- Anderson teaches a system and method for paying bills automatically
- Chang teaches a method for electronic bill payment
- McGurl teaches a payment system and method
- Landry teaches a system for paying bills
- Hogan teaches a method for paying bills over a communications network
- Melen teaches billing in the Internet
- Lamm teaches a system for electronically presenting and paying bills

Any questions regarding this communication should be addressed to the examiner, Dr. Geoffrey Akers, P.E. who can be contacted at (703)-306-5844 between the hours of 6:30 AM and 5:00 PM Monday through Friday. If attempts to reach the examiner are unsuccessful, the examiner's supervisor, Mr. Vincent Millin, may be telephoned at (703)-308-1065.

GRA

December 14, 2000


VINCENT MILLIN
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